

Section V: Searching for Scholarships

Objectives

- Describe sources of scholarship funding
- Locate free Internet scholarship research tools
- Identify potential scams

Materials

- PowerPoint Presentation
- Scholarship and Fraud Resources Fact Sheet

Trainer Tips

This module can be conducted in a straight lecture style, but we don't recommend it unless you are dealing with absolute beginners. Otherwise, if the group is small enough (up to about 30 people), and if the workshop is on schedule or ahead of schedule, it can be very effective to encourage input and discussion throughout. Many of these slides (particularly the first six) are self-explanatory and can be referred to briefly before opening up the floor for interaction. Some ideas for discussion:

- If most of your attendees are from a single city or relatively small area, invite them to recommend local organizations that provide scholarships.
- Ask attendees to share their favorite free online scholarship searches. (This is one way to raise their awareness of several searches without your appearing to endorse any particular ones.)
- Have attendees talk about their own scholarship file or database in their office, how they make it available to their students, and how they might make more students aware of it.
- Have attendees describe the claims they have heard from scholarship or financial aid advice services. Discuss what makes a claim fraudulent.
- Ask attendees what they do at their schools/in their communities to raise awareness of fraud and/or the availability of free help finding money for college.
- Discuss ways for attendees to network with other counselors and/or financial aid administrators in order to ask about possibly fraudulent claims or organizations. (examples: joining listservs such as NACAC's; forming a yahoo group of local counselors; attending regional meetings of counselor associations)

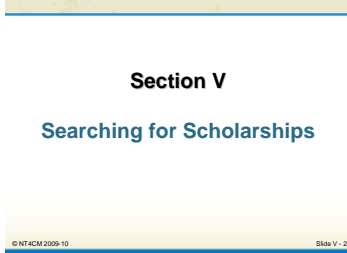
NOTE: Before the day of your training, be sure to fill in slide V-5 in the PowerPoint!

Section V: Searching for Scholarships

SLIDE V-1



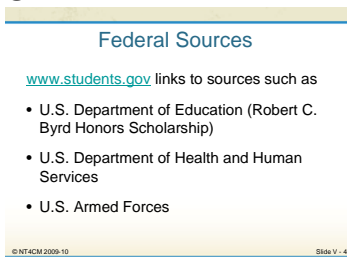
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SLIDE V-3



SLIDE V-4



V. Searching for Scholarships

Scholarship Sources

- Federal
- State
- Institutional
- Private

During this section of the training, we will talk briefly about finding scholarships without being scammed. We'll start with a few examples of funding sources.

- A. Federal – www.students.gov links to sources such as
- a. U.S. Department of Education (Robert C. Byrd Honors Scholarship)
 - b. U.S. Department of Health and Human Services
 - c. U.S. Armed Forces

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State and Institutional Sources

- Insert URL for state aid agency
- Insert URLs for institutions

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Private Sources

- Foundations
- Community organizations and civic groups
- Religious or ethnicity-based organizations
- Organizations related to student's field
- Local businesses and employers

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Many federal agencies offer scholarships for postsecondary education. Some examples include:

- U.S. Department of Education - academic scholarship called Robert Byrd Scholarship
- Department of Health and Human Services - both undergraduate and graduate-level aid
- Military offers ROTC scholarships and other funding
- For links to variety of federal scholarships: visit www.students.gov

B. State – [fill in URL for state aid agency here]

C. Institutional – [fill in local schools' URLs; preferably direct links to financial aid pages]

We will discuss state and institutional financial aid in the next section of our training, so for now I'll simply mention that many states and schools do provide scholarships – and here are some Web sites to check out.

D. Private

- a. Foundations
- b. Community organizations and civic groups
- c. Religious or ethnicity-based organizations
- d. Organizations related to student's field of interest
- e. Local businesses, student's/parent's employer

- Best thing you can tell students about finding private aid is to be organized and diligent; research is the key
- Sources listed on this slide are also listed on our *Save Your Money, Save Your Identity* handout. Students should work their way through that list, remembering that the Internet is not the only way to find information

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Internet Research Tools

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Typical Online Scholarship Search

www.FederalStudentAid.ed.gov

- Search using keyword or
- Search targeted to student's information
- Always use free searches!

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- Students should talk to people – including a financial aid administrator at a college near them – to find out what's available in their area

Internet Research Tools

Typical Online Scholarship Search

www.FederalStudentAid.ed.gov

- Search using keyword
- Search targeted to student's information
- Whichever you use, make sure it's free!
- There are many free online scholarship searches - some collect student information so sponsoring company can advertise to student
- Sometimes company shares student's information with other companies
- Students should read privacy agreements on site before deciding whether to provide e-mail address or other information
- Typical online search: U.S. Department of Education's scholarship search - offers two ways to search:
- (1) keyword – perhaps “basketball” or “engineering” or “Hispanic” or “Baptist”

Other way to search is by answering series of questions about everything from state of residence to hobbies to ethnicity, and then having site look for any scholarships that might apply to student based on those answers.

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Avoiding Financial Aid Fraud

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Fraud Warning Signs

- Students unaware of free resources
- Students pay for help or “guaranteed” aid before seeking advice from knowledgeable adult

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Common Fraud Complaints

- Paying for guaranteed aid and not receiving anything
- Paying for help to find aid
- Paying to file the FAFSA

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Avoiding Financial Aid Fraud: Warning Signs

- Many students are unaware of free resources available to them
- Often student pays for help or for “guaranteed” aid before asking a knowledgeable adult for advice
- Let’s talk about a few of the more common complaints students have these days.

Common Fraud Complaints

A. Paying for guaranteed aid and not receiving anything

B. Paying for help finding aid and later realizing free help was available

C. Paying to file the FAFSA

- Of these 3 complaints, only the 1st is definitely fraud - If a company promises something and then doesn’t deliver, the customer has a legitimate complaint.
- 2nd and 3rd complaints are common but ...
- In most cases, there is nothing you can do to help the student. Companies have a right to charge for services, including helping a student find aid or complete the FAFSA.
- To help students avoid paying unnecessary fees, make them aware of options early and often - and remind them that “the first F in ‘FAFSA’ stands for ‘free’!”

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Resources for Avoiding Financial Aid Fraud

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U.S. Department of Education Web Site

- Looking for Student Aid
- Student publications page
- Office of the Inspector General hotline

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Federal Trade Commission Site

- Handouts
- Lists of individuals and companies found guilty of fraud
- Complaint form
- Publications to order

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Avoiding Financial Aid Fraud: Resources

A. U.S. Department of Education site

- a. *Looking for Student Aid*
- b. Student publications page
- c. Office of Inspector General hotline for complaints

(Refer to *Fraud Awareness Resources* handout:)

- Note that U.S. Department of Education site has fact sheets to increase students' understanding of what to watch out for.
- If student has been scammed and wants to complain, they can use hotline info

B. Federal Trade Commission site

- a. Handouts
- b. Individuals and companies found guilty of fraud
- c. Complaint form
- d. Publications to order

(Continuing *Fraud Awareness Resources* handout:)

- FTC's site has similar types of information – flyers to give students, place to file complaints, info about ordering publications
- FTC also provides names of individuals and companies found guilty of financial aid fraud. (By reading about their scams, counselors can become more aware of what to be suspicious of.)

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Wrap Up

If you want to help students avoid fraud, be sure to make them aware of the warning signs, and encourage them to speak to you before paying anyone for help finding money for college!